

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In re:

Ebony L. Gresham

Case No. 18-56289-LSG

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Wm. Ruskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2018.
- 2) The plan was confirmed on 03/27/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/19/2020, 04/29/2021, 02/17/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/03/2022.
- 6) Number of months from filing or conversion to last payment: 41.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$70,309.11.
- 10) Amount of unsecured claims discharged without full payment: \$133,348.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,706.20
Less amount refunded to debtor	\$609.03

NET RECEIPTS: **\$23,097.17**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$12,517.97
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,958.74
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$14,476.71**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT HOME SECURITY	Unsecured	210.28	NA	NA	0.00	0.00
ALLIANCE ONE	Unsecured	200.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN FIRST FINANCE	Unsecured	200.00	3,707.42	3,707.42	426.72	0.00
APELLES	Unsecured	0.00	NA	NA	0.00	0.00
AT & T	Unsecured	200.00	NA	NA	0.00	0.00
ATI PHYSICAL THERAPY	Unsecured	450.00	NA	NA	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Secured	NA	1,003.87	1,003.87	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Secured	0.00	0.00	0.00	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Secured	NA	1,150.00	1,150.00	0.00	0.00
CAVALRY SPV I LLC	Unsecured	397.00	397.13	397.13	45.71	0.00
CLIENT SERVICES	Unsecured	200.00	NA	NA	0.00	0.00
COMCAST CABLE	Unsecured	200.00	NA	NA	0.00	0.00
CONGRESS COLLECTION	Unsecured	0.00	NA	NA	0.00	0.00
CONGRESS COLLECTION	Unsecured	115.00	NA	NA	0.00	0.00
CONVERGENT	Unsecured	200.00	NA	NA	0.00	0.00
CREDIT UNION ONE	Unsecured	7,511.00	7,511.11	7,511.11	864.53	0.00
DEBT RECOVERY SOLUTIONS LLC	Unsecured	200.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/A	Unsecured	1,489.00	1,489.86	1,489.86	171.48	0.00
DISH NETWORK	Unsecured	200.00	NA	NA	0.00	0.00
DTE ENERGY	Unsecured	NA	289.32	289.32	33.30	0.00
FEDLOAN SERVICING	Unsecured	58,516.00	NA	NA	0.00	0.00
GREAT EXPRESSIONS DENTAL CNTR	Unsecured	0.00	NA	NA	0.00	0.00
IC SYSTEMS INC	Unsecured	63.00	NA	NA	0.00	0.00
MERCHANTS & MEDICAL CREDIT CC	Unsecured	115.00	NA	NA	0.00	0.00
MICHIGAN PEDIATRIC ENT ASSOC	Unsecured	115.00	NA	NA	0.00	0.00
MOTOR CITY MEDICAL	Unsecured	115.00	NA	NA	0.00	0.00
NATIONAL RECOVERIES INC.	Unsecured	200.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Secured	0.00	15,449.59	15,449.59	0.00	0.00
PROVIDENT DENTISTRY	Unsecured	1,473.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	2,958.00	2,958.10	2,958.10	340.48	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALLIE MAE	Unsecured	200.00	NA	NA	0.00	0.00
ST JOHN HOSPITAL & MEDICAL CEN	Unsecured	200.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
U S DEPARTMENT OF EDUCATION	Unsecured	58,000.00	58,542.47	58,542.47	6,738.24	0.00
USAA FED SAVINGS BANK	Unsecured	3,701.53	NA	NA	0.00	0.00
VENTERANS CANTEEN SERVICES (V)	Unsecured	200.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,003.87	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,449.59	\$0.00	\$0.00
All Other Secured	\$1,150.00	\$0.00	\$0.00
TOTAL SECURED:	\$17,603.46	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$74,895.41	\$8,620.46	\$0.00

Disbursements:

Expenses of Administration	<u>\$14,476.71</u>
Disbursements to Creditors	<u>\$8,620.46</u>
TOTAL DISBURSEMENTS :	<u>\$23,097.17</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/27/2022

By: /s/ David Wm. Ruskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (09/01/2009)